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ABSTRACT

Supporting performance objective 19 of the V-TECS (Vocational-Technical Education Consortium of States) Paying and Receiving Bankteller Catalog, this module includes both a set of student materials and an instructor's manual on inspecting customer identification. (This module is the seventh in a set of eight on banktelling [CE 019 471-478].) The student materials include a pre- and posttest, two learning activities, and a student self check (with answer key). The instructor's manual includes an answer key to the pre- and posttest. The materials are designed for self-paced individual instruction and may be adapted for use with large groups. (A related set of modules on bookkeeping [CE 019 480-489] is also available.) (JH)

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V–B

INSPECTING CUSTOMER'S IDENTIFICATION

STUDENT'S MANUAL

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Anne L. Matthews

Anne L. Matthews, State Supervisor
Office Occupations Education

INTRODUCTION TO BANKTELLING INSTRUCTIONAL MATERIALS

The modules developed in South Carolina for the bankteller catalog are designed to provide audio, visual, and printed supplementary materials needed by the instructor and/or student to achieve the objectives stated in the catalog. The materials were designed as modules so that they may be flexibly inserted into an on-going program, as well as provide for maximum utilization via a rotation schedule.

These materials provide supplemental units of instruction in the following areas:

Module No.	Tasks	Performance Objective Nos.
II-A	Using the 10-Key with Left Hand	70
III-A	Handling Deposits	62, 14, 52, 53, 54, 55
III-B	Issuing and Cashing Checks (Certified, Cashiers, and Travelers) and Ordering Personal Checks	42, 47, 58, 57, 61
IV-A	Processing Coins	24, 17, 27, 23
IV-B	Sorting, Stacking, and Strapping Currency	25, 18, 30, 31, 26, 32
V-A	Examining Checks for Acceptability	12
V-B	Inspecting Customer Identification	19
V-C	Cashing Checks (Personal)	39, 40

The modules typically include a performance objective, definitions, prerequisites, equipment, introduction, directions, learning activities, self checks, and tests (pre and post). The instructor's manual contains notes, keys, forms for duplication, instructor's checklists, scripts for recording, and supplementary materials.

Before you release the packages to your students, review each package within your department, discuss how to best utilize the materials, choose the desired course, and plan the sequence for each unit of instruction. Other considerations are required:

1. Insure that necessary equipment is available and in proper working order.
2. Insure that necessary audio materials are recorded and easily available.
3. Obtain the necessary equipment needed for filmstrip viewing and listening.
4. Replenish consumable supplies after each student completes the module.

The modules may be used in the following courses: Office Procedures, Cooperative Office Education, Senior Intensified Program, Bookkeeping, Typewriting, Business Mathematics, Office Machines, and Introduction to Business. It is recommended that the banking modules be taught as a unit of instruction.

A simulated teller's cage using role playing customers (students) is desirable. Perhaps a rotation plan could be devised to provide each student with an orientation to simple bankteller duties. A teacher may, however, select single modules, provided no prerequisite skills are listed.

The supplementary materials for the bankteller catalog are designed for individual, small-group or large-group instruction. You may need to adapt materials in a few instances for large-group instruction. When used individually, students will be able to progress through the materials at their own pace.

PERFORMANCE OBJECTIVE:

Given a display of three sets of items proving the identity of a person, choose the set that is most reliable and the set that is least reliable as a means of proving a customer's identity. List the reasons for your choices.

DEFINITIONS OF TERMS:

There may be a few terms used in this module with which you are not now familiar, and there may be some terms you have heard used but are not exactly sure of their definitions. Some of these words are defined below. When they are used in this module, they will be in bold type so that if you have forgotten their definitions you may turn back to this page to see what they mean.

bearer–(noun) the person holding the check or the person to whom the check is made payable. Example: In order to cash the check, the bearer had to show his driver's license.

identification–(noun) proof that the person is actually who the person says he/she is. Example: Jack used his driver's license as identification.

reliable–(adjective) trustworthy or suitable. Example: A bank teller has to decide which identification cards are reliable.

PREREQUISITES:

Before beginning this module on inspecting customer's identification, read the performance objective and the definitions of terms which will be used in this module.

If you feel that you already know how to inspect customer's identification, you may take the Pre-Test/Post-Test. If you score 100%, you do not need to complete this module.

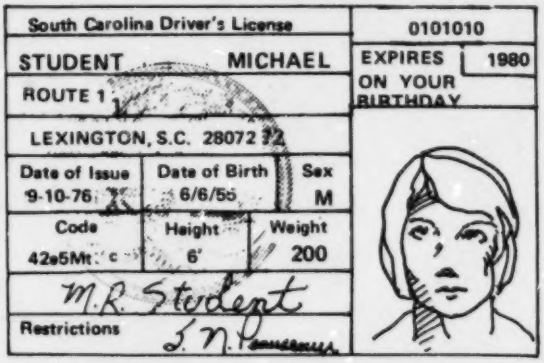
If you did not score 100% on the Pre-Test/Post-Test or if you did not take the Pre-Test/Post-Test, proceed to EQUIPMENT, TOOLS, RESOURCES, AND SUPPLIES.

PRE-TEST

DO NOT WRITE ON THIS SHEET. Use a plain sheet of paper to record your answers. Turn your answer sheet in to your teacher when you have completed the Pre-Test.

Inspect each set of item(s) of identification. On your answer sheet, indicate which set you believe to be the most reliable means of a customer's identification. Indicate which set you believe to be the least reliable means of a customer's identification. Briefly explain your reasons for your answers.

A



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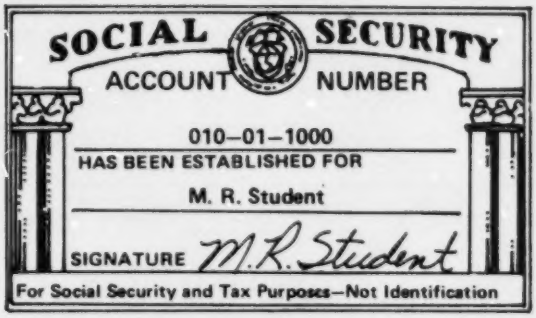
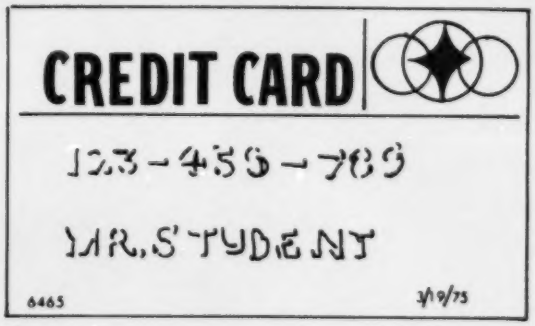
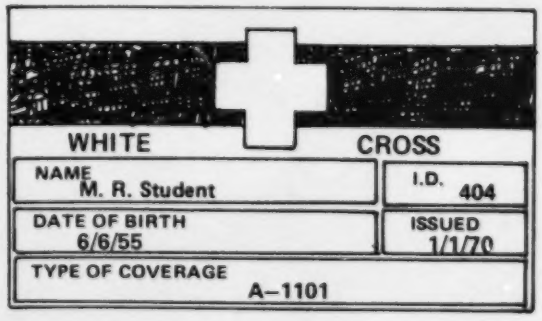
C







EQUIPMENT,TOOLS, RESOURCES, AND SUPPLIES:

The student will need a pen or pencil and the answer sheet provided at the end of this module.

INTRODUCTION:

The bank teller, like other employees in other types of business, at times is faced with the decision of what proper identification is. What credit cards and what other types of proposed identification can be relied upon?

A bank, like any other business, does not want to receive a bad check. This module is designed to give you some guidelines to follow when inspecting a customer's identification. These guidelines are actually common practices among bank tellers. This module will give you a chance to inspect various types of identification. After completion of this module, you should be able to determine which types of identification are most reliable and which are least reliable and why.

DIRECTIONS:

Read through the package carefully. Always complete activities in the order they are given. Work at your own rate of speed. Do not write on the pages in the package except where you are told to do so. Put your answers for the Pre-Test/Post-Test and the Student Self-Check on a plain sheet of paper.

LEARNING ACTIVITIES:

1. Read Instruction Sheet I entitled "Points to Consider When Inspecting Customer's Identification."

2. Practice inspecting customer's identification by turning to Instruction Sheet II and following the directions.

3. After you have completed Instruction Sheet II, review the points in Instruction Sheet I again.

4. Turn to the Student Self-Check and follow the directions. This is not a test. You may check your own paper. This Student Self-Check should indicate how well you understand what you have read.

5. If you did well on the Student Self-Check, you are probably ready for the Post-Test. If you did not do well on the Student Self-Check, turn back to Instruction Sheets I and II and study the material again. Then take the Post-Test.

INSTRUCTION SHEET I

Points to Consider When Inspecting Customer's Identification

Quite often, the bank teller will not readily recognize the customer who wishes to cash a check, even though he might be a regular customer of the bank. There are many times when the teller will need to know what should be considered when inspecting a customer's identification. The paragraphs which follow should be of great help in deciding which types of identification are reliable and which are not.

1. If the bearer can produce some type of photograph on an identification card which has the bearer's name and signature also shown on it, that would be ideal. A description of the bearer on an identification card is also good. Most of the states now have driver's licenses which carry not only a picture of the driver, but also lists the hair color, color of eyes, as well as approximate height and weight. For these reasons, a driver's license is generally considered the best source of identification.

2. Another point to consider is whether the identification has the bearer's signature on it. Most drivers' licenses have the driver's signature on it. Many credit cards now indicate that the card is invalid if it does not contain the signature of the bearer. If the bearer can produce credit cards(s) which have the bearer's signature on it, it would be a supporting piece of identification. A credit card by itself is not acceptable identification.

3. Most stores, and definitely the bank, will not accept a Social Security Card as a means of identification. Social Security Cards are too easy to obtain and very easily forged. Do not take a Social Security Card as a reliable means of identification of the customer.

4. Often customers will present more than one document of identification. When this is true, make sure that the information on one document is backed up by the information on the other(s). The same information should be on all pieces of identification when they are presented to you.

Summarizing, banks prefer that the customer have an account at the bank. When identification is required, banks prefer that the customer present a driver's license and either a BankAmericard or a Master Charge Card. These items are considered by banks to be most reliable. Other cards may be accepted as identification, but these three are preferred.

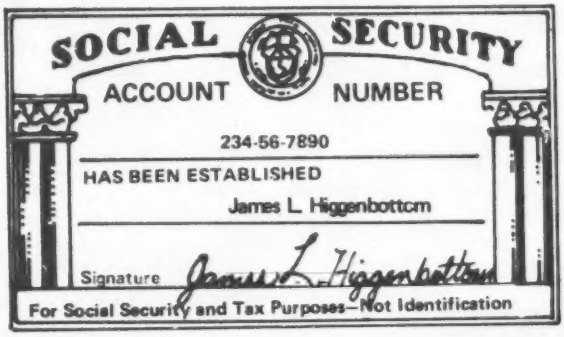
INSTRUCTION SHEET II

Practice in Inspecting Customer's Identification

Now that you have read about the various types of identification which may be presented by a customer to a bank teller, you should be able to look at pieces of identification and point out the good points, if any, and the bad points as far as reliability is concerned.

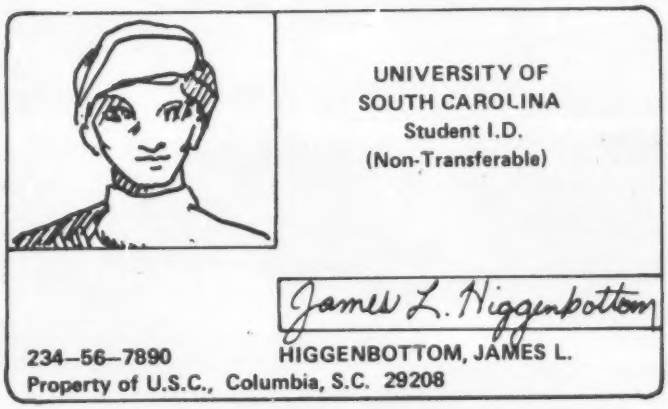
Examine each of the cards presented on this instruction sheet. Inspect them for customer identification. In your mind determine which would be considered good identification by a bank teller and which would not. After reaching a decision about an illustration, read the paragraph at the right of the card to see if your reasoning covered all the angles.

ILLUSTRATION A: Social Security Card



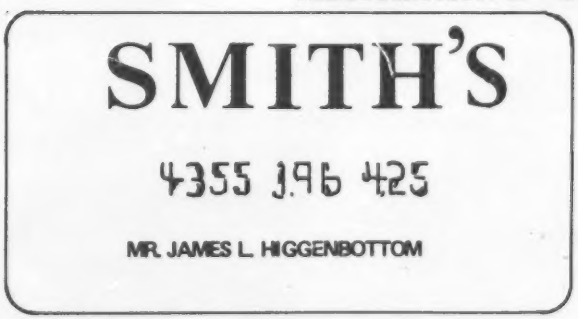
Social Security Cards are not generally considered a good means of identifying a customer. They are easy to get and easy to forge. The bank teller cannot use them as a means of identifying a customer.

ILLUSTRATION B: College or University I.D.



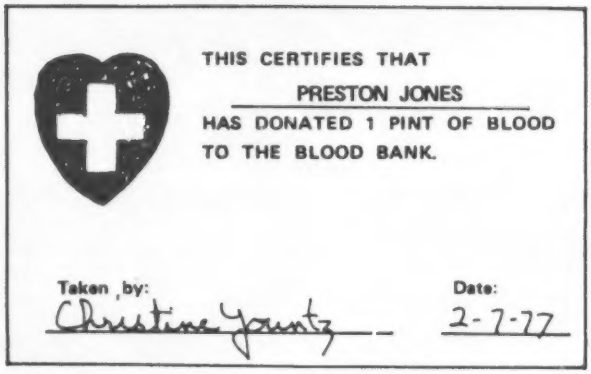
If you live in a town where there is a local college or university, this type I.D. may be used as back-up identification to support other identification, especially if it has a picture and a signature on it. It should not be used by itself.

ILLUSTRATION C: Department Store Credit Card



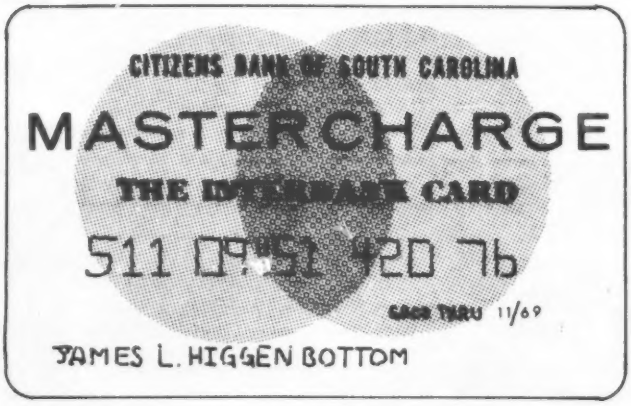
This credit card by itself could not be used for identification. It is a good supporting identification because of the signature on the back of the card. Most department store credit cards are not hard to get and many do not require a signature on the back. They also do not have a picture on them and they do not carry a description of the individual.

ILLUSTRATION D: Blood Donor's Card



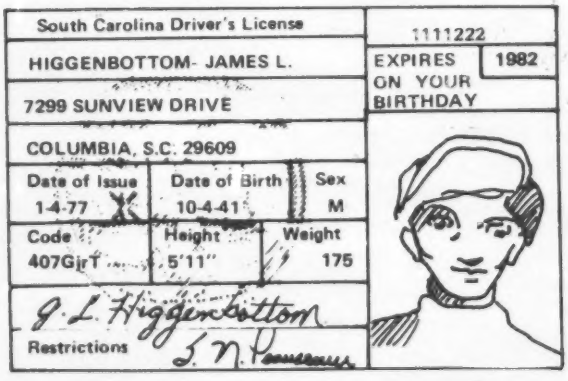
This type card has about the same identification value as a Social Security Card. It does not carry a signature, only a name and gives no other information which would help to prove who an individual is. This would not be reliable identification.

ILLUSTRATION E: Master Charge Card



A Master Charge Card, especially if the card is from the same bank, is considered reliable identification. The card carries a customer bank identification number, the name and signature of the person, and an expiration date.

ILLUSTRATION F: Driver's License



A driver's license is considered the most reliable source of identification. It carries a picture of the bearer, the signature of the bearer, the bearer's address, the birthdate of the bearer, and a description of the bearer.

STUDENT SELF-CHECK

On a plain sheet of paper, arrange the following in order, listing the most reliable source of identification first as No. 1, the next-best source as No. 2, and so forth. The last one listed should be the least reliable source of customer identification. When you have completed the Student Self-Check, turn this page and check your answers with the answer key. This "test" will not be graded but should indicate to you whether you have learned what has been presented in Instruction Sheets I and II.

A. Social Security Card

B. University I.D. Card (from a university in the town you live in)

C. Master Charge Card from a local bank

D. Red Cross Blood Donor's Card which has the customer's name typed in and the signature of the nurse who took the blood

E. Green's Department Store credit card which includes customer's name, address, credit card number and signature

F. Smith's Downtown Drug Store credit card which includes name and credit card number only

G. South Carolina driver's license

SELF-CHECK

Answer Key

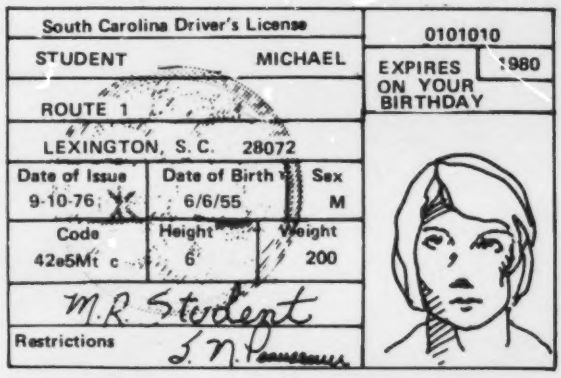
1. G
2. C
3. E
4. B
5. F
6. D or A
7. A or D

POST-TEST

DO NOT WRITE ON THIS SHEET. Use a plain sheet of paper to record your answers. Turn your answer sheet in to your teacher when you have completed the Post-Test.

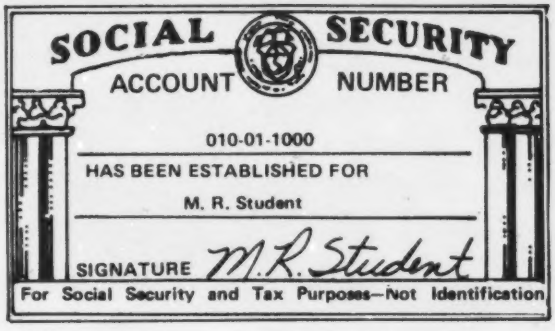
Inspect each set of item(s) of identification. On your answer sheet, indicate which set you believe to be the most reliable means of a customer's identification. Indicate which set you believe to be the least reliable means of a customer's identification. Briefly explain your reasons for your answers.

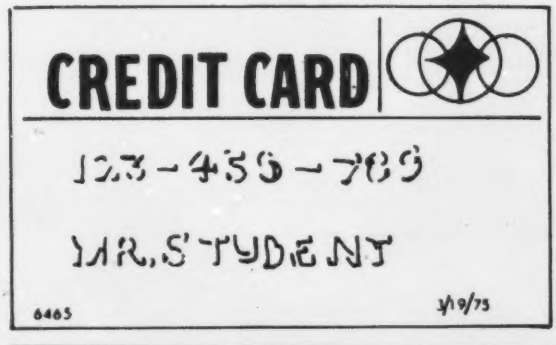
A

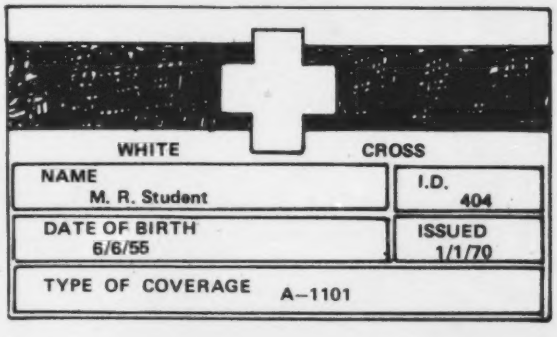


B

C







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INSPECTING CUSTOMER'S IDENTIFICATION

INSTRUCTOR'S HANDBOOK

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Module No. BT V–B

INSTRUCTOR'S GUIDE TO LEARNING ACTIVITIES

MODULE TITLE: INSPECTING CUSTOMER'S IDENTIFICATION

Learning Activity Numbers

OBJECTIVE (S): Given a display of three sets of items proving the identity of a person, choose the set that is most reliable and the set that is least reliable as a means of proving a customer's identity. List the reasons for your choices.

INSTRUCTION SHEETS

I	Title: "Points to Consider when Inspecting Customer Identification"	1
II	Title: "Practice in Inspecting Customer Identification"	2

STUDENT SELF-CHECKS INCLUDED IN MODULE

I	Title: Student Self-Check	3

SUPPLEMENTAL MATERIALS

Bank Teller's Do's and Don'ts may refer to significant items of this module.

TEXTBOOKS AND REFERENCE BOOKS REQUIRED

MANUALS, SPECIFICATION SHEETS REQUIRED

FILMSTRIP PRESENTATIONS & AV MATERIALS REQUIRED

SPECIAL TOOLS, EQUIPMENT & SUPPLIES REQUIRED

Pen or pencil and the answer sheet provided with the module.

ATTITUDES & VALUES TO BE DEVELOPED

Ability to determine which items of identification are valid and which require more back-up identification.

* NOTES TO THE TEACHER TO ASSIST IN WORKING WITH THIS MODULE

An answer key is provided for the teacher.

KEY FOR STUDENT ANSWER SHEET

PRE-TEST:

Follow the directions on the Pre-Test, Page 3. Your teacher will correct the test for you.

SET A MR	Reasons for your decisions.
SET B ———	Set B has a picture of the individual and also carries a signature of the individual.
SET C LR	Set C is least reliable because it has only one fairly reliable card, the department store credit card. However, it does not carry a signature; nor does it carry a picture of the individual.

STUDENT SELF-CHECK:

Put the items in order from most reliable to least reliable. Check your answers when you finish.

G 1. C 2. E 3. B 4. F 5. D or A 6. A or D 7.

POST-TEST:

Follow the directions on the Post-Test, Page 11. Your teacher will correct the test for you.

SET A MR	Reasons for your decisions.
SET B ———	Same as for Pre-Test.
SET C LR	